

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

In re:

**LEE THOMAS DIXON and JANET LEE
DIXON**

Case No. 10-80636

a/k/a BLUE DIXON, JANET FERGUSON
FERGUSON, JANET L FERGUSON,
JEANNETTE DIXON, JANET FERGUSON
COWAN

S.S. Nos.: xxx-xx-8120 and xxx-xx-5984

Mailing Address: 2225 EVETON LN, Sanford, NC 27330-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on April 12, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 24, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: **4/6/10**
Lastname-SS#: **Dixon-810**

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Jonesboro Fitness		Health Spa Membership
	Lee County Tax	1	House & Lot

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
	Jonesboro Fitness			**
	Lee County Tax			**
				**
				**
				**
	Nationwide Advantage		\$10,153	**
				**
				**
				**

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Nationwide Advantage		\$756	N/A	n/a	\$756.00	House & Lot:
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS α FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS α 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Security Financial		\$2,799	5.00	\$28	\$63.49	2002 Chevrolet Malibu
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		\$2,838
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)		Int.%
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$	1,142	per month for	60	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: **6.43** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions	
Plan to allow for 3 "waivers".	

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Charter-Sanford 301 East Cornelius Harnett Blvd. Lillington, NC 27546-6285
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Credit Bureau of Greensboro Post Office Box 26140 Greensboro, NC 27402-0040
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Absolute Collection Service 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601	Credit Protection Post Office Box 802068 Dallas, TX 75380-2068
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Advanced Care for Women c/o The Speight Law Firm, P.C. 1906 Guess Road Durham, NC 27705	First National Bank of Marin c/o Imperial 2300 Clayton Road Suite 200 Concord, CA 94520
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	All Animals Veterinary Hospital 101 Animal Avenue Sanford, NC 27330	IC Systems Post Office Box 64437 Saint Paul, MN 55164-0437
Experian P.O. Box 2002 Allen, TX 75013-2002	Alltel c/o AFNI, Inc. Post Office Box 3427 Bloomington, IL 61702-3427	Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114-0326
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	Central Carolina Hospital 1135 Carthage Street Sanford, NC 27330	JL Walston & Associates Dept 356 Post Office Box 4115 Concord, CA 94524
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Central Emergency Physicians Post Office Box 281161 Atlanta, GA 30384-1161	Jonesboro Fitness 114 Main Street Sanford, NC 27330
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Charter-Sanford 2516 Fayetteville Street Sanford, NC 27332	Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615

Lee County Tax Collector
106 Hillcrest Drive
P.O. Box 1968
Sanford, NC 27331-1968

Sallie Mae Financial
5629 Oleander Drive
Suite 105
Wilmington, NC 28403

Stern and Associates, PA
415 North Edgeworth Street
Suite #210
Greensboro, NC 27401

Lowe's
Post Office Box 981400
El Paso, TX 79998-1400

Sanford Medical Group
555 Carthage Street
Sanford, NC 27330

Syndicated Office Systems
Attn: CRU
Post Office Box 66051
Anaheim, CA 92816-6051

National Acceptance Company
1500 South Horner Boulevard
Sanford, NC 27330

Sanford Sandhills Emergency Physicians
Post Office Box 48305
Jacksonville, FL 32247-8305

Ultra Imaging, LLC
Post Office Box 63181
Charlotte, NC 28263-3181

Nationwide Advantage Mortgage
Post Office Box 919000
Des Moines, IA 50391-9000

Sanford Surgical Specialties
c/o J.L. Walston & Associates, Inc.
1107 W Main Street
Ste 201
Durham, NC 27701

UNC Hospitals
Patient Accounts Services
Attn: Bankruptcy Department
211 Friday Center Drive
Chapel Hill, NC 27517

Nissan Motor Acceptance Corp.
Post Office Box 660366
Dallas, TX 75266-0366

Security
Post Office Box 3146
Spartanburg, SC 29304-3146

UNC Physicians & Associates
Attn: Bankruptcy Coordinator
Post Office Box 168
Chapel Hill, NC 27514-0168

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Security Financial Services
1668 South Horner Boulevard
Sanford, NC 27330

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

Michelle Iris Singletary
107 N. Fifteenth Street
Sanford, NC 27330

Nathan Carr Pulkingham, MD PA
Post Office Box 1259
Department 12867
Oaks, PA 19456-1259

Spectrum Laboratory
Post Office Box 35907
Greensboro, NC 27425-5907

Harris Lee Russell
1110 Lawsonville Avenue
Reidsville, NC 27320

State Farm Mutual Automobile Ins
1500 State Farm Boulevard
Charlottesville, VA 22909-0001